

## Admissions and Financial Aid Guide Timeline

### Junior Year

- Start to think about your college choices. Meet with your guidance or college counselor to discuss your academic goals.
- Take the ACT and/or SAT in the spring. High scores improve your chance of winning scholarships. You may want to take the tests again in the fall to try for a higher score.
- Talk to your parents about college costs. Visit: [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov) and [www.finaid.org/calculators](http://www.finaid.org/calculators).
- Request applications and brochures from your top college choices and visit their web sites.
- Visit prospective colleges over the summer. Ask college friends about their college experiences.
- Include a “financial aid safety school” which is a safety school (a college that will definitely admit you) where you could afford to attend even if you did not receive financial aid.
- Visit [www.fastweb.com](http://www.fastweb.com) to find scholarships and to learn more about financial aid and paying for college.
- Consider the out-of-pocket cost (cost of attendance minus any scholarships or grants) as opposed to net cost (cost of attendance minus the financial aid package) when evaluating college costs. Net cost includes loans, which need to be repaid, usually with interest, while out-of-pocket cost tells you how much the college is really going to cost you and your family. All colleges must now provide a net price calculator on their web sites. These calculators estimate the out-of-pocket cost. Some calculators may highlight a net cost figure in addition to a net price figure; don’t confuse the two. There may be differences in accuracy from college to college. Net price calculators can be used to evaluate whether a college is inside or outside the ballpark of affordability, but the results for different colleges may not be comparable.

### Senior Year - Fall

- Organize applications; create files for each school you are interested in attending. List requirements and deadlines.
- If required, complete the CSS / Financial Aid PROFILE form available at [profileonline.collegeboard.com](http://profileonline.collegeboard.com).
- Retake the ACT and/or SAT to improve your score.
- Request letters of recommendation as soon as possible from teachers, counselors and community leaders (no later than one month before the application due date). Provide recommenders with list of your accomplishments, academic achievements and your career goals.
- To save money on application fees, consider applying early action or early decision to a college where you have a good chance of being accepted early to avoid the need for a safety school  
*Note: Early decision requires you to enroll at the college if admitted, while early action does not.*
- Create a FSA ID, eligible students should visit <https://fsaid.ed.gov/npas> complete and sign the Free Application for Federal Student Aid (FAFSA) online. Be prepared to enter your name, Social Security number, date of birth and a challenge question.
- **As of 2016, you can now apply for the FAFSA as early as October 1<sup>st</sup>.** File the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) as soon as possible after October 1<sup>st</sup>. Some states and colleges have very early deadlines. Do not wait until you’ve filed your federal income tax returns or have been admitted.

### Senior Year - Winter

- Work on your college applications. Many applications are due in late December and before early January.
- Check with your prospective schools about additional financial aid application forms, deadlines and requirements.

### Senior Year - Spring

- Review your Student Aid Report (SAR) for any mistakes and report them to your prospective school(s). You can also update your SAR online. You should receive your SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).
- Check email and postal mail regularly for admissions decisions (generally late March/early April); a thin envelope does not necessarily mean you are rejected.
- Compare your admissions offers. Ask your guidance counselor and parents to help you weigh your options.
- Compare your financial aid award letters based on net price at: [www.finaid.org/calculators/awardletter.phtml](http://www.finaid.org/calculators/awardletter.phtml) where you will find the Award Letter Comparison Tool. Find out more with the Financial Aid Award letter quick reference guide found at: <http://www.fastweb.com/nfs/fastweb/static/PDFs/bulletins/Evaluating%20Financial%20Aid%20Award%20Letters.pdf>.
- Time for a decision! Most schools ask that you choose your school by May 1<sup>st</sup>, unless early decision.
- Check college’s deadlines for housing, financial aid, etc.